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Statement submitted by AARP, AGE Platform Europe, African Women's Development & Communication Network (FEMNET), Ageing Nepal, Association for Women's Career Development in Hungary, Equality Now, Global Fund for Widows, Gray Panthers, Guild of Service, HelpAge International, Instituto Qualivida, International Association for Hospice and Palliative Care, Inc., International Association of Homes and Services for the Ageing, International Council on Social Welfare, International Federation on Ageing, International Longevity Center Global Alliance, Ltd., International Network for the Prevention of Elder Abuse, National Association of Community Legal Centres Inc., The National Old Folks of Liberia, Inc., Widows Rights International, Widows for Peace through Democracy, Women for Human Rights and single women group, non-governmental organizations in consultative status with the Economic and Social Council*

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* The present statement is issued without formal editing.

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Statement

Multiple Discrimination, Intersecting Inequalities and Social Protection for Older Women

The empowerment of women and girls is essential for realizing the Sustainable Development Goals, and for this to be achieved their needs, rights and preferences at every stage of their lives must be met.

Although gender equality and women's empowerment are increasingly prominent themes on the international policy agenda, the diverse experiences, needs and rights of older women have not been fully considered and there is a risk that these efforts will fail as a result.

This statement examines global trends, challenges and opportunities in ensuring older women's human right to income security through adequate and rights-based social protection.

The statement calls to attention how economic, social, cultural and gender-specific processes effect the accumulation of assets and liabilities over a life-course, which largely determine the status of older people. These processes often result in women arriving at older age with few economic, social and cultural assets to call upon, resulting in urgent need for adequate social protection for older women.

The statement briefly examines how social protection systems in many countries have been designed around a male breadwinner model, assuming an uninterrupted and full-time career in the formal economy. This penalises women, who spend disproportionally more time than men in the informal economy and shoulder most unpaid care, resulting in substantially lower coverage rates and benefit levels.

Recognizing the gendered nature of life-courses and the inadequate coverage provided to older women by many social protection systems around the world, the statement concludes with recommendations on how to design and implement gender-transformative social protection systems that can mitigate and redress accumulated inequalities throughout the life-course.

Population Ageing and Demographic Transition

The global population aged 60 years or over numbered 962 million in 2017. In 2050, there will be more older persons aged 60 or over than adolescents and youth at ages 10–24.

As the average age of populations continues to rise, Governments should implement policies to capitalize on opportunities and mitigate risks of population ageing, while addressing the needs and rights of older persons, including those related to labour markets, health and care systems, social protection.

Recognizing these demographic changes and proactively enacting policies to adapt to an ageing population will be essential in achieving the Sustainable Development Goals and 'leaving no one behind'. However, such policies will only be successful if they consider the needs, rights and preferences of women throughout their life-course.

Social Protection for Older Women: Gendered Life-course and Pension Design

Women live longer than men but are less likely to enjoy income security and economic independence in older age. Because of a lifetime of economic disadvantage and discrimination, older women end up with lower incomes and few assets to help them maintain an adequate standard of living in older age.

Throughout their life, women and men are exposed to different risks and disadvantages, which are often specific to their gender and related to gendered inequalities or discrimination. Inequalities in older age stem from the accumulation of multiple and interconnected disadvantages, discrimination, inequalities and denial of rights that women experience across the life-course, such as education and wage differentials; culturally-specific gendered work norms; gendered productive and reproductive roles; mobility constraints and a lack of voice and agency.

While women are more likely to live in poverty at all ages, in older age the difference is more significant. Women also tend to live longer than men, are more likely to be widowed and living alone. Women are also less likely to be able to rely on savings and earned income in older age, as they often have shorter work histories, less formal education and training, spend more time in informal and low-paid employment, shoulder most unpaid care responsibilities, and face persistent discrimination.

A common perception is that, as older people withdraw from the labour force, families take the primary responsibility for their financial and material support. However, this support is often irregular, limited and excludes many. A 2017 study by HelpAge International finds that, while a significant amount of older people receive support from their children, the support is often inadequate to ensure income security in older age.

Old-age pensions are the main policy instrument to ensure income security in older age, but pension systems currently do not provide adequate coverage for most of the world's older people and often fail to produce equal outcomes for women and men. According to the International Labour Organisation (2019), at global level 68 per cent of older people receive a pension but only 20 per cent in most low-income countries. Women are less likely than men to receive a pension at all, and if they do, they have considerably lower benefits. Even in countries where women enjoy broad access to pensions, their benefit levels are often only a fraction of men's.

These gender pension gaps are the result of intersecting and cumulative discrimination and inequalities that affect women throughout their lives and are reinforced by inappropriately designed pension systems.

The close link between contributory pensions and labour markets means that contributory pensions tend to replicate inequalities and exacerbate the discrimination that women experience throughout their lives. During their working years, women participate less in the labour market, earn lower wages and interrupt their careers more often than men to care for dependents. Women are also over-represented in informal and precarious work. In low and lower-middle income countries, a higher proportion of women are in informal employment than men. Women are further over-represented in part-time work, not only impacting their ability to make pension contributions but also on their lifetime earning potential. Finally, there is also a significant gap between men and women's pay, which is the most significant in developing countries, and increases with age.

In short, pension design matters for gender equality in older age. The conditions for entitlement, the links between benefits and past earnings, elements of redistribution, the provision for widows, indexation and retirement age all impact on gender inequality in older age.

Social Pensions as Gender-transformative Social Protection in Older Age

Government financed social pensions are detached from assumptions about continuous participation in paid formal sector employment and therefore more accurately reflect the gendered nature of the life-course. They play a key role in

ensuring that women can access at least a basic pension and enjoy a minimum standard of living in older age.

Although social pensions cannot be expected to reverse years of discrimination, detaching pension entitlements from labour markets ensures that accumulated inequalities are not transferred into the pension system. Social pensions can also address gender and age specific risks, such as a widow's loss of assets or child care responsibilities, particularly in skipped generation households. They can also be an effective way of recognising the value of women's non-remunerated work. Social pensions are therefore a more gender equitable way of achieving income security in older age, and are particularly important in contexts with high informality and low pension coverage.

While more research is needed, social pensions clearly benefit older women, as well as older men. Most research into the impact of social pensions does not take gender into account. Instead research often looks at the impact on households, which is problematic as it ignores important intra-household dynamics. In general, research finds that cash social pensions have a positive impact on both men and women's wellbeing and poverty.

Recommendations for Members States to Strengthen Social Protection for Older Women

A package of measures is needed to address the root causes of gender gaps in old age pensions over the life-course, particularly with regards to gender inequalities in education, employment and care. The following recommendation focus on closing the pension gap and realizing older age income security for older women through social protection.

- Member States should prioritize non-contributory tax-financed social pensions to expand coverage and reduce gender gaps: Governments should prioritize the implementation of non-contributory tax-financed social pensions to expand coverage and reduce gender gaps. A focus on extending contributory schemes, while important, fails to provide an alternative for women who are not considered 'workers' at all because they engage in unpaid care and domestic work.
- Member States should implement social pensions on a universal basis to effectively reach all older women: Social pensions that are either offered to all are the most effective in reaching all older women, including those who re living in poverty and are marginalized. Universal social pensions bolster women's economic autonomy, strengthen their voice and agency within households and raise their social status. In contrast, means-tested pensions often require that household — rather than individual — income fall below a certain threshold, which can exclude women who live in households above this threshold even if they have no personal income. In effect, they assume that income from cohabiting spouses or other family members will be shared fairly, which is not always the case. Other barriers that come with targeting of pensions can impede women's access, including lower levels of literacy, lack of information or identification documents and distance to facilities.
- Member States should guarantee adequate benefit levels of social pensions to ensure income security for older women: To the extent that older women rely more heavily on non-contributory pensions than men, the adequacy of these benefits is of major concern from a gender equality perspective. The adequacy also needs to be maintained over time through proper indexation, which is important for women, as they tend to live longer than men.

- Member States should address gender-biased rules in contributory schemes: Gender-responsive pension reform should aim to improve women's status in contributory pensions and include compensatory measures addressing gendered life-course inequalities, such as maternity and care-related contribution credits.